

—THE SECRET OF SUCCESS IN LIFE IS FOR A MAN TO BE READY FOR HIS OPPORTUNITY WHEN IT COMES.—Diarraeli.

# OWN YOUR HOME

—TAKE RISKS. HE WHO TAKES NO RISKS TAKES NO PRIZES.—C. B. Forbes, Financial Expert.

**T**HE Advertisers on this page, each of whom represents the best example of good citizenship, and all of whom are experts in the valuation of land in their respective communities can easily convince you, if you will give them the opportunity, of the REAL ECONOMY of owning your home — of being your own landlord — of being able to look about your house and lot, your half acre or acre of growing fruit or produce and saying: THIS IS MINE, COME RAIN OR SHINE, GOOD TIMES OR BAD, NOTHING CAN TAKE THIS, MY HOME, FROM ME AND MINE.

## Why Not Build That Home Now?

It's hard to sing "Home Sweet Home" when you hear the landlord coming for the rent.  
 Many great men have been born in log cabins and in small homes. Ever hear of one being born in a flat?  
 Tastes as to women and homes differ—but every man ought to have one of each.  
 A child in a rented apartment will never be able to return in after years and say: "Here my folks lived; here I was born; I planted that tree; Mother twined that rosebush about the eaves when I was a babe."  
 I'd hate to live in a place where I couldn't pick or plant a flower.  
 A man said to me: "In our apartment the landlord furnishes the heat." So does the devil.  
 Fifty men may form a club; one woman can make a home. Homes make men out of boys; women out of girls.  
 A man with a home always commands credit.  
 Some folks say it costs more to own a home than to rent a flat. What of it? It's worth more.  
 People who are getting four per cent only from their savings should buy a seven per cent mortgage on improved real estate, for two reasons: First—it nearly doubles their income; and Second—it enables builders to build one more home in Lomita or Torrance.

## Seelig Organizes Real Estate Co.

Sam Seelig, head of the famous chain of grocery stores bearing his name, one of which is located in Lomita, has formed a new real estate organization known as the Sam Seelig Realty Company, for the purpose of securing and owning sites and to provide housing and equipment for the chain of grocery stores now in operation or to be established hereafter.  
 The new company has \$1,000,000 capitalization, divided into \$500,000 of common stock and \$500,000 of 7 per cent cumulative preferred stock, each with shares of a par value of \$100, which are being offered to the public at \$95, on terms, to net 7.36 per cent.

## Best Investment Is Home-Owning

"The idea of home-ownership is generally and quite properly associated with the thought of family, happiness, achievement, character and independence, as well as being a cold matter-of-act business proposition.  
 "In my opinion," said W. A. Renn, of Lomita, "there is no investment that pays, with certainty, so large a return, with such abso-

lute security, as the initial payment on a home.  
 "Prospective home purchasers should consider the fact that if they would dispose of their property at any time at its original cost, which would be a most unusual happening for Los Angeles county, where property values are steadily advancing, they would make a profit upon their investment, resulting from their paying rent to themselves, that would be far in excess of any possible return upon any investment offering equal security.  
 "Certainly no man can ask for better security than the home in which he lives. Certainly no conservative business man can hope to have a greater return than the 50 per cent (or more) interest he will accumulate on account of his original investment in a home.  
 "The time is not far distant when home-owning is not going to be quite so easy in Los Angeles county. The extremely favorable terms, in many instances less than rent, now made by a few great subdividers, will soon be impossible, and those who feel the urge to own a home, and certainly every worthy citizen feels it, will do well to get their homes while the getting is still possible.

Mr. and Mrs. John Guyan and family were San Pedro visitors, Sunday.  
 Mrs. A. Zahradnick and daughter, Gloria, were Redondo Beach visitors Tuesday.

## New Real Estate Firm

A recent addition to the realty ranks in Torrance is the Neill Realty Company that opened offices at 1311 Cabrillo street Monday.  
 The firm is composed of Mr. George W. Neill for a long time identified with the Dominguez Land Corporation, and Mr. Robert J. Deininger, a well known Torrance business man.  
 While the firm has been established only a few days they already report many inquiries for property, both business and residence, and predict a splendid fall and winter trade. In addition to real estate they are prepared to handle all kinds of insurance and are representatives of many of the largest insurance companies in this country.

## SEVENTY-FIVE SECRETARIES AT SCHOOL

### Summer Meeting at Palo Alto Is Big Success

More than seventy-five secretaries of various chambers of commerce up and down the Pacific coast and inland as far as Arizona and Nevada attended the summer school for secretaries at Palo Alto last week.  
 Among the number was our own secretary, H. B. Pottinger, who reached home Sunday tired out but filled with enthusiasm for the school and of ideas that may be put to a practical test in Torrance.  
 "The experience I gained and the wonderful lectures given by experts in several lines, that I enjoyed I would not have missed for a great deal," said Mr. Pottinger in recounting the various phases of his visit to the university.  
 "That the method of gaining civic knowledge was appreciated by the southern country," said he "is shown by the fact that eleven city officials of Los Angeles attended and eight secretaries from the Fourth Supervisorial district of Southern California were in daily attendance. Each of us brought away voluminous notes that will be of the greatest value in our future work."  
 "The lectures that began each day shortly after breakfast and continued both morning and afternoon were given by experts in their chosen professions and were of inestimable value to every one having anything to do with the up-building of communities."  
 Among others attending from this section were Lynn Ballard, of Long Beach; D. R. Phelps, of Gardena; J. R. Hunt, of Watts; M. J. Hague, of Whittier; F. E. Allman, of Huntington Park; and M. A. McCreery, of Huntington Beach.

## Torrance Boasts New Brick Yard

Another industry that will both increase the population and payroll of Torrance was inaugurated in the latter city Monday when a rude shed was erected on a five-acre tract of land that will be used for the making of brick.  
 Building operations on the tract will soon begin in earnest and the shack will be replaced by large office and storage buildings while in the immediate vicinity will be erected several of the largest kilns in this part of the county with the most up-to-date machinery to be had for the manufacture of building brick.  
 Messrs. Felix and Sherwood practical brick manufacturers of Long Beach are the buyers of the property, which was sold by G. A. R. Steiner, broker in the Dominguez Land Corporation's office.  
 The new manufacturers have already ordered an immense amount of machinery but will not await its arrival five weeks hence, beginning operations by hand. A large portion of the tract that is located on Harvard Boulevard near 213th street is a hillside that is said to contain a splendid quality of brick clay and a corps of brick-makers will be engaged in digging into the hill and making brick by hand until arrival of the machinery. While only a few men will be immediately employed it is expected that the new concern will employ, when fully organized, a large force that will add materially to the population of Torrance.

## Big Increase In City Population

An official of the Los Angeles Gas & Electric Corporation, whose business it is to know, says the population of this city is now 814,000, an increase of nearly 59,000 in seven months, or at the rate of over 100,000 a year.  
 Installation of water meters during the last fiscal year indicates an increase of population of 90,000. Average the two estimates and let it go at a round 100,000. That is good enough.  
 The Southern California Telephone Company is making 25 per cent more connections this year than last. This is not so accurate a measure as the others, but it shows that the population is increasing by leaps and bounds.  
 During July, 1922, 110 new companies were organized to do business in Los Angeles. Manufacturing concerns are being added at the rate of one and a half daily.

## BILL SAM'S DICTIONARY



By J. L. MARTIN  
 Grandpa Wiggins, who is in bed again with his same old winter cough, was unusually cheerful yesterday. He had just ordered a new kind of patent medicine.  
**PATENT MEDICINE:** A remedy whose speciality is curing cases which the "best doctors and specialists" have given up as incurable. Bill Sam's Dictionary, page 697.

## That Fire

WHEN SODOM AND GOMORAH BURNED DOWN

Lot lost his home and practically all of his worldly possessions.

Don't be like Lot and a lot of other folks, and lose all you've got—When all you've got burns up when your house burns down

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**Real Estate**

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